

MARYLAND

STATE
RANKING

#8*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,431**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,770** monthly or **\$57,238** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.52
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MARYLAND:

STATE FACTS

Minimum Wage	\$10.10
Average Renter Wage	\$17.88
2-Bedroom Housing Wage	\$27.52
Number of Renter Households	724335
Percent Renters	33%

109

Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

91

Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.7

Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3

Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

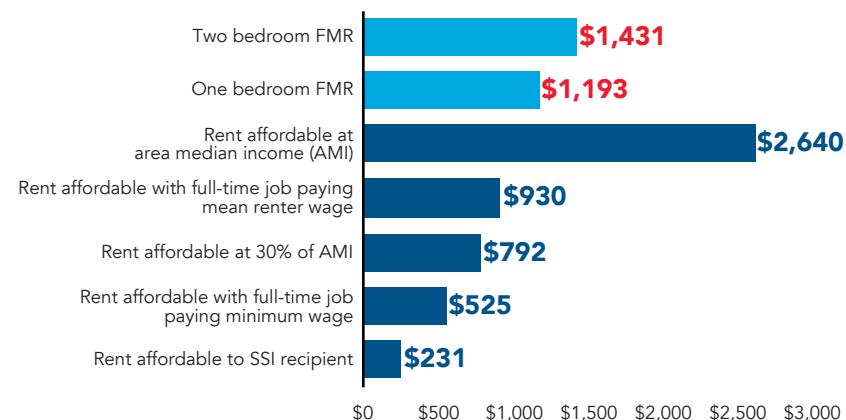
MOST EXPENSIVE AREAS

HOUSING WAGE

Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	\$32.02
Baltimore-Columbia-Towson, MD MSA	\$25.81
California-Lexington Park, MD MSA	\$25.48
Cecil County	\$23.08
Talbot County	\$22.33

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



Maryland

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maryland	\$27.52	\$1,431	\$57,238	2.7	\$105,601	\$2,640	\$31,680	\$792	724,335	33%	\$17.88	\$930	1.5
Combined Nonmetro Areas	\$18.71	\$973	\$38,911	1.9	\$69,144	\$1,729	\$20,743	\$519	17,716	29%	\$10.67	\$555	1.8
<u>Metropolitan Areas</u>													
Baltimore-Columbia-Towson MSA	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	349,465	34%	\$18.69	\$972	1.4
California-Lexington Park MSA	\$25.48	\$1,325	\$53,000	2.5	\$101,700	\$2,543	\$30,510	\$763	11,019	28%	\$17.47	\$908	1.5
Cumberland MSA	\$13.46	\$700	\$28,000	1.3	\$59,300	\$1,483	\$17,790	\$445	8,649	31%	\$9.91	\$515	1.4
Hagerstown HMFA	\$18.60	\$967	\$38,680	1.8	\$75,300	\$1,883	\$22,590	\$565	19,882	36%	\$12.53	\$651	1.5
Philadelphia-Camden-Wilmington MSA	\$23.08	\$1,200	\$48,000	2.3	\$90,100	\$2,253	\$27,030	\$676	9,966	27%	\$13.32	\$693	1.7
Salisbury HMFA	\$21.40	\$1,113	\$44,520	2.1	\$65,600	\$1,640	\$19,680	\$492	14,706	39%	\$14.02	\$729	1.5
Somerset County HMFA	\$15.81	\$822	\$32,880	1.6	\$49,800	\$1,245	\$14,940	\$374	2,957	35%	\$10.03	\$522	1.6
Washington-Arlington-Alexandria HMFA	\$32.02	\$1,665	\$66,600	3.2	\$121,300	\$3,033	\$36,390	\$910	284,559	33%	\$18.49	\$961	1.7
Worcester County HMFA	\$20.75	\$1,079	\$43,160	2.1	\$72,600	\$1,815	\$21,780	\$545	5,416	26%	\$9.56	\$497	2.2
<u>Counties</u>													
Allegany County	\$13.46	\$700	\$28,000	1.3	\$59,300	\$1,483	\$17,790	\$445	8,649	31%	\$9.91	\$515	1.4
Anne Arundel County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	52,819	26%	\$19.22	\$1,000	1.3
Baltimore County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	106,897	34%	\$17.83	\$927	1.4
Calvert County	\$32.02	\$1,665	\$66,600	3.2	\$121,300	\$3,033	\$36,390	\$910	5,221	17%	\$15.05	\$783	2.1
Caroline County	\$18.56	\$965	\$38,600	1.8	\$62,500	\$1,563	\$18,750	\$469	3,456	29%	\$11.51	\$599	1.6
Carroll County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	10,985	18%	\$10.76	\$560	2.4
Cecil County	\$23.08	\$1,200	\$48,000	2.3	\$90,100	\$2,253	\$27,030	\$676	9,966	27%	\$13.32	\$693	1.7
Charles County	\$32.02	\$1,665	\$66,600	3.2	\$121,300	\$3,033	\$36,390	\$910	12,483	23%	\$12.39	\$644	2.6
Dorchester County	\$17.04	\$886	\$35,440	1.7	\$65,500	\$1,638	\$19,650	\$491	4,422	34%	\$10.91	\$567	1.6
Frederick County	\$32.02	\$1,665	\$66,600	3.2	\$121,300	\$3,033	\$36,390	\$910	22,727	25%	\$14.00	\$728	2.3

Columbia City is not included due to a lack of sufficient data.
* 50th percentile FMR (See Appendix B).

1: BR= Bedroom

2: FMR= Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Maryland

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Garrett County	\$14.10	\$733	\$29,320	1.4	\$60,400	\$1,510	\$18,120	\$453	2,666	22%	\$8.99	\$467	1.6
Harford County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	19,868	21%	\$11.69	\$608	2.2
Howard County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	29,255	26%	\$20.18	\$1,049	1.3
Kent County	\$19.79	\$1,029	\$41,160	2.0	\$75,700	\$1,893	\$22,710	\$568	2,273	30%	\$11.04	\$574	1.8
Montgomery County	\$32.02	\$1,665	\$66,600	2.5	\$121,300	\$3,033	\$36,390	\$910	126,947	34%	\$20.98	\$1,091	1.5
Prince George's County	\$32.02	\$1,665	\$66,600	2.8	\$121,300	\$3,033	\$36,390	\$910	117,181	38%	\$17.18	\$894	1.9
Queen Anne's County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	3,408	19%	\$9.88	\$514	2.6
St. Mary's County	\$25.48	\$1,325	\$53,000	2.5	\$101,700	\$2,543	\$30,510	\$763	11,019	28%	\$17.47	\$908	1.5
Somerset County	\$15.81	\$822	\$32,880	1.6	\$49,800	\$1,245	\$14,940	\$374	2,957	35%	\$10.03	\$522	1.6
Talbot County	\$22.33	\$1,161	\$46,440	2.2	\$80,100	\$2,003	\$24,030	\$601	4,899	30%	\$11.01	\$573	2.0
Washington County	\$18.60	\$967	\$38,680	1.8	\$75,300	\$1,883	\$22,590	\$565	19,882	36%	\$12.53	\$651	1.5
Wicomico County	\$21.40	\$1,113	\$44,520	2.1	\$65,600	\$1,640	\$19,680	\$492	14,706	39%	\$14.02	\$729	1.5
Worcester County	\$20.75	\$1,079	\$43,160	2.1	\$72,600	\$1,815	\$21,780	\$545	5,416	26%	\$9.56	\$497	2.2
Baltimore city	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	126,233	53%	\$22.17	\$1,153	1.2

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